

Certificate Number: 05781-PAE-DE-036965108

Bankruptcy Case Number: 18-11796



05781-PAE-DE-036965108

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 9, 2022, at 9:07 o'clock AM PST, Cassandra Morrow completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 9, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President